

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Quicken Loans, LLC

In Re:
Jennifer S. Krisanda, Roric T. Krisanda

Debtors.



Order Filed on February 19, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 20-23269 VFP

Adv. No.:

Judge: Vincent F. Papalia

**CONSENT ORDER REGARDING APPLICATION OF PAYMENTS AND SECURED
CREDITOR'S PROOF OF CLAIM**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: February 19, 2021



Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtors: Jennifer S. Krisanda, Roric T. Krisanda

Case No: 20-23269 VFP

Caption of Order: Consent Order Regarding Application of Payments and Secured Creditor's Proof of Claim

This matter having been brought before the Court by Denise Carlon, Esq., KML Law Group P.C., attorney for Secured Creditor Quicken Loans, LLC, upon a consent order as to 12 Deer Path, Long Valley, NJ, 07853 and with the consent of Ralph A. Ferro, Jr. Esq., counsel for the Debtors

It is **ORDERED, ADJUDGED and DECREED** that Secured Creditor's claim shall be treated outside the plan; and

It is further **ORDERED, ADJUDGED and DECREED** that post-petition payments can be applied to the pre-petition payments due; specifically, the payment received December 11, 2020 can be applied to the December 2020 contractual payment; and

It is further **ORDERED, ADJUDGED and DECREED** the balance of the claim in the amount of \$167.82 shall be made no later than February 15, 2021 and can be applied to the balance of the claim without said application being deemed a violation of the automatic stay; and

It is further **ORDERED, ADJUDGED and DECREED** that said application of payments will not be deemed a violation of the automatic stay; and

It is further **ORDERED, ADJUDGED and DECREED** that the proof of claim will not be paid through Debtor's chapter 13 plan and will be treated as unaffected by debtor's plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor reserves the right to object to Secured Creditor's proof of claim; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make regular monthly payments outside the plan as they become due; and

It is further **ORDERED, ADJUDGED and DECREED** that failure of the Debtor to remit timely payments per the terms of the note and mortgage, including pre-petition payments due, shall be grounds for a motion for relief from stay.

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Debtors: Jennifer S. Krisanda, Roric T. Krisanda

Case No: 20-23269 VFP

Caption of Order: Consent Order Regarding Application of Payments and Secured Creditor's Proof of Claim

I hereby agree and consent to the above terms and conditions:

/s/ Denise Carlon, Esq.

Denise Carlon, ESQ., ATTORNEY FOR SECURED
CREDITOR

Dated: 02/04/2021

I hereby agree and consent to the above terms and conditions:

/s/ Ralph A. Ferro, Jr., Esq.

Ralph A. Ferro, Jr., ESQ., ATTORNEY FOR DEBTOR

Dated: 02/04/2021

In re:
Roric T. Krisanda
Jennifer S. Krisanda
Debtors

Case No. 20-23269-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 22, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Roric T. Krisanda, Jennifer S. Krisanda, 12 Deer Path, Long Valley, NJ 07853-3232

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 24, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Ralph A Ferro, Jr	on behalf of Joint Debtor Jennifer S. Krisanda ralphferrojr@msn.com
Ralph A Ferro, Jr	on behalf of Debtor Roric T. Krisanda ralphferrojr@msn.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

User: admin

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Date Rcvd: Feb 22, 2021

Form ID: pdf903

Total Noticed: 1

TOTAL: 5